

CUSIP Number	Aggregate Principal Amount	Price to Public	Gross Concession	Net Proceeds	Coupon Type	Coupon Rate	Coupon Frequency	Maturity Date	1 st Coupon Date	1 st Coupon Amount	Survivor's Option	Product Ranking
06050XMQ3	\$4,782,000.00	100.000%	1.500%	\$4,710,270.00	Fixed	5.000%	Semi-Annual	08/15/2013	02/15/2004	\$23.19	YES	Subordinated Unsecured Notes

Redemption Information: Non-Callable

Joint Lead Managers and Lead Agents : Banc of America Securities LLC, INCAPITAL, LLC. **Agents:** A.G. Edwards & Sons, Inc., Charles Schwab & Co. Inc., Citigroup Capital Markets Inc., Edward D. Jones & Co, L.P., Merrill Lynch & Co., Morgan Stanley, Prudential Securities, UBS Financial Services Inc.

CUSIP Number	Aggregate Principal Amount	Price to Public	Gross Concession	Net Proceeds	Coupon Type	Coupon Rate	Coupon Frequency	Maturity Date	1 st Coupon Date	1 st Coupon Amount	Survivor's Option	Product Ranking
06050XMRI	\$6,798,000.00	100.000%	2.000%	\$6,662,040.00	Fixed	5.750%	Semi-Annual	08/15/2018	02/15/2004	\$26.67	YES	Subordinated Unsecured Notes

Redemption Information: Callable at 100.000% on 08/15/2006 and every coupon date thereafter .

The Bank of America Internotes will be subject to redemption at the option of Bank of America, in whole on the Interest Payment Date occurring 08/15/2006 and on any interest payment date thereafter at a redemption price equal to 100% of the principal amount of the Bank of America InterNotes, plus accrued interest thereon, if any, upon at least 30 days prior notice to the Noteholder and the Trustee, as described in the Prospectus.


Joint Lead Managers and Lead Agents : Banc of America Securities LLC, INCAPITAL, LLC. **Agents:** A.G. Edwards & Sons, Inc., Charles Schwab & Co. Inc., Citigroup Capital Markets Inc., Edward D. Jones & Co, L.P., Merrill Lynch & Co., Morgan Stanley, Prudential Securities, UBS Financial Services Inc.

CUSIP Number	Aggregate Principal Amount	Price to Public	Gross Concession	Net Proceeds	Coupon Type	Coupon Rate	Coupon Frequency	Maturity Date	1 st Coupon Date	1 st Coupon Amount	Survivor's Option	Product Ranking
06050XMS9	\$27,468,000.00	100.000%	2.500%	\$26,781,300.00	Fixed	6.000%	Monthly	08/15/2028	09/15/2003	\$2.83	YES	Subordinated Unsecured Notes

Redemption Information:Callable at 100.000% on 08/15/2008 and every coupon date thereafter .

The Bank of America Internotes will be subject to redemption at the option of Bank of America, in whole on the Interest Payment Date occurring 08/15/2008 and on any interest payment date thereafter at a redemption price equal to 100% of the principal amount of the Bank of America InterNotes, plus accrued interest thereon, if any, upon at least 30 days prior notice to the Noteholder and the Trustee, as described in the Prospectus.

Joint Lead Managers and Lead Agents : Banc of America Securities LLC, INCAPITAL, LLC. **Agents:** A.G. Edwards & Sons, Inc., Charles Schwab & Co. Inc., Citigroup Capital Markets Inc., Edward D. Jones & Co, L.P., Merrill Lynch & Co., Morgan Stanley, Prudential Securities, UBS Financial Services Inc.

	<p>Trade Date: Monday, August 25, 2003 @12:00 PM ET Settlement Date: Thursday, August 28, 2003 Minimum Denomination/Increments: \$1,000.00/\$1,000.00 Moody's Investor Services Rating: Subordinated: Aa3 S&P Ratings Services Rating: Subordinated: A Initial trades settle flat and clear SDFS: DTC Book Entry only DTC number: 0443 via Pershing, LLC</p> <p>If the maturity date or an interest payment date for any note is not a Business Day (as term is defined in Prospectus), principal, premium, if any, and interest for that note is paid on the next Business Day, and no interest will accrue from, and after, the maturity date or interest payment date.</p> <p><i>InterNotes® is the trade mark of INCAPITAL, LLC. All rights reserved</i></p>	<p>Bank of America \$6,000,000,000 Bank of America InterNotes Prospectus Dated 20-Aug-02</p>
--	--	---

